

Analisis Pengukuran Risiko Kredit Usaha Kecil dengan Metode Creditrisk (Studi Kasus Bank X)

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Abstrak

Penerapan CreditRisk+ dilakukan untuk menghitung risiko kredit usaha kecil pada Bank X selama kurun waktu Januari 2006 - Desember 2008. CreditRisk⁺ merupakan default mode yang memandang kualitas kredit sebagai default dan no default, tidak mengasumsikan penyebab terjadinya default. Kredit dinyatakan default apabila tunggakan kewajibannya telah melebihi 90 hari, sesuai ketentuan Bank Indonesia.

Pengukuran CreditRisk+ dilakukan dalam 2 tahapan. yaitu : pertama menghitung frequency of defaults dan severity of losses, kedua menghitung distribution of default losses. Frequency of defaults dihitung dengan menggunakan distribusi Poisson dengan tingkat keyakinan 95%. Sedangkan severity of losses diperoleh dengan menghitung loss given default. Sementara distribution of default losses diperoleh dengan menghitung besarnya potensi kerugian berupa expected loss, unexpected loss, dan economic capital, yaitu cadangan modal yang harus disiapkan untuk menutup unexpected loss. Berdasarkan hasil backtesting dengan Loglikelihood Ratio (LR) Test diperoleh nilai LR sebesar 0 yang lebih kecil dibandingkan nilai kritis Chi-squared sebesar 3.8415 yang menunjukkan bahwa metode CreditRisk⁺ masih valid digunakan sebagai model internal untuk mengukur risiko kredit usaha kecil pada Bank X.

.....Implementation of CreditRisk+ is used for small enterprise credit measurement of Bank X during Januari 2006- Desember 2008. CreditRisk+ is a default mode model that credit quality as a default and no default, no assumptions are made about the causes of default. Credit is stated default if a pending of credit payment is more than 90 days, based on Bank Indonesia regulation. CreditRisk⁺ measurement has two steps, first measuring frequency of defaults and severity of losses, second measuring distribution of default losses. Frequency of defaults is measured by using Poisson distribution with 95% confidence level. Severity of losses is taken by measuring loss given default. Meanwhile, distribution of default losses is taken by measuring potential default such as expected loss, unexpected loss, and economic capital, capital reserved that has to be prepared to cover unexpected loss. Based on the results of the backtesting through Loglikelihood Ratio (LR) Test, a Likelihood Ratio of 0 is smaller than a Chi-squared of 3.8415 which represents that CreditRisk+ method is still valid to be used for internal model for measuring small enterprise credit of Bank X.